DRIVE-BY BPO

4920 HOLLOW RIDGE ROAD

DALLAS, TEXAS 75227

\$300,000 • As-Is Value

57387

Loan Number

by ClearCapital

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price**, Marketing Time: **Typical**. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address Inspection Date Loan Number Borrower Name	4920 Hollow Ridge Road, Dallas, TEXAS 75227 05/03/2024 57387 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9316976 05/04/2024 00-61280-01 ⁻ Dallas	Property ID	35362200
Tracking IDs					
Order Tracking ID	5.2_BPO	Tracking ID 1	5.2_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	Person Glenn II & Person Kimberly	Condition Comments
R. E. Taxes	\$7,433	Subject property is SFD: Design: Traditional, Condition: Average .
Assessed Value	\$323,890	GLA: 1780 Year built: 1985 Acre: 0.20 Bed: 3 Bath: 2.
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is located in an established Suburban location.
Sales Prices in this Neighborhood	Low: \$200,000 High: \$500,000	Properties display a general similarity in design, utility, and overall appeal, with variations in size.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

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Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4920 Hollow Ridge Road	5747 Russcrest Drive	5747 Banting Way	5304 Banting Way
City, State	Dallas, TEXAS	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75227	75227	75227	75227
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.18 ¹	0.75 ¹	0.78 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,900	\$329,900	\$344,500
List Price \$		\$299,900	\$329,900	\$344,500
Original List Date		04/26/2024	04/18/2024	02/20/2024
DOM · Cumulative DOM	·	7 · 8	15 · 16	73 · 74
Age (# of years)	39	39	59	58
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,780	1,463	1,551	2,113
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.20 acres	0.18 acres	0.17 acres	0.22 acres
Other	none noted	none noted	none noted	none noted

* Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 Smaller in GLA, Similar in condition, Similar lot size, Similar bed and baths count . Similar in Year built,

Listing 2 Smaller in GLA, Similar in condition, Similar in Lot size, Similar in bed and baths count . Older in Year built,

Listing 3 Larger in GLA, Similar in condition, Similar in Lot size, Similar bed and baths count . Older in Year built.

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Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4920 Hollow Ridge Road	4211 Osborn Road	5722 Hillcroft Street	6205 Symphony Lane
City, State	Dallas, TEXAS	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75227	75227	75227	75227
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.74 1	0.48 ¹	0.72 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$325,000	\$297,000	\$255,000
List Price \$		\$325,000	\$297,000	\$255,000
Sale Price \$		\$320,000	\$285,000	\$270,000
Type of Financing		Conv	Conv	Conv
Date of Sale		11/22/2023	04/04/2024	01/12/2024
DOM \cdot Cumulative DOM	•	100 · 100	55 · 55	39 · 39
Age (# of years)	39	26	58	57
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,780	1,883	1,777	1,688
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.20 acres	0.17 acres	0.19 acres	0.21 acres
Other	none noted	none noted	none noted	none noted
Net Adjustment		-\$2,630	+\$2,030	+\$2,620
Adjusted Price		\$317,370	\$287,030	\$272,620

* Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1 Similar in GLA, Similar in condition, Similar lot size, Similar bed and baths count . Newer in Year built, GLA: -1030 CONDITION: 0 LOT SIZE: -300. BED: 0 BATH: 0. HBATH: 0. YEAR BUILT: -1300 GARAGE: 0. Pool: 0
- Sold 2 Similar in GLA, Similar in condition, Similar in Lot size, Similar in bed and baths count . Older in Year built, GLA: 30 CONDITION: 0 LOT SIZE: 100. BED: 0 BATH: 0. HBATH: 0. YEAR BUILT: 1900 GARAGE: 0 . Pool: 0.
- Sold 3 Similar in GLA, Similar in condition, Similar in Lot size, Similar bed and baths count . Older in Year built. . GLA: 920 CONDITION: 0. LOT SIZE: -100. BED: 0 BATH: 0 HBATH: 0. YEAR BUILT: 1800. GARAGE: 0.

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Subject Sales & Listing History

					• •		
Current Listing S	tatus	Not Currently L	isted	Listing History	y Comments		
Listing Agency/F	irm			none noted			
Listing Agent Na	me						
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy As Is Price **Repaired Price** Suggested List Price \$320,000 \$320,000 Sales Price \$300,000 \$300,000 \$280,000 30 Day Price --

Comments Regarding Pricing Strategy

The home conforms in respect to style, utility, and overall curb appeal. The view from the subject property is other Homes in the neighborhood. This type of view is typical for most other homes in the neighborhood. The area comprises of a mix of REO/shortsale/FMV homes, with typical average DOM of 90-120 days. The market and unemployment levels are holding stable or increasing at an insignificant rate. The subject was strategically priced mid-market because all homes were from the same/similar subdivisions, and were of similar GLA, age, style, and lot utility. No extraordinary characteristics were noted to price low or high. - There were not enough similar comparable found within the subject's immediate area. Due to this it was necessary to exceed proximity guidelines: using comps with variance in GLA, Lot size, Year built and price were necessary in order to obtain comps.

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Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

DRIVE-BY BPO by ClearCapital

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Subject Photos



Front



Address Verification





Side



Street



Street

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4920 HOLLOW RIDGE ROAD

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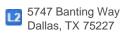
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Listing Photos

5747 Russcrest Drive Dallas, TX 75227



Front





Front

5304 Banting Way Dallas, TX 75227



Front



4920 HOLLOW RIDGE ROAD

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Sales Photos

4211 Osborn Road **S1** Dallas, TX 75227





5722 Hillcroft Street **S**2 Dallas, TX 75227



Front



6205 Symphony Lane Dallas, TX 75227



Front

4920 HOLLOW RIDGE ROAD

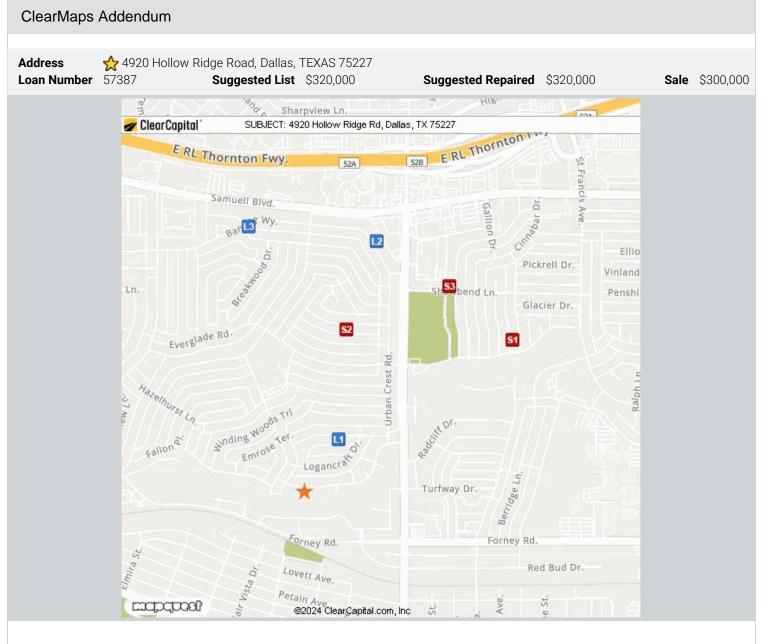
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C	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	4920 Hollow Ridge Road, Dallas, Texas 75227		Parcel Match
L1	Listing 1	5747 Russcrest Drive, Dallas, TX 75227	0.18 Miles 1	Parcel Match
L2	Listing 2	5747 Banting Way, Dallas, TX 75227	0.75 Miles 1	Parcel Match
L3	Listing 3	5304 Banting Way, Dallas, TX 75227	0.78 Miles 1	Parcel Match
S1	Sold 1	4211 Osborn Road, Dallas, TX 75227	0.74 Miles 1	Parcel Match
S 2	Sold 2	5722 Hillcroft Street, Dallas, TX 75227	0.48 Miles 1	Parcel Match
S 3	Sold 3	6205 Symphony Lane, Dallas, TX 75227	0.72 Miles 1	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.) The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:	
Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

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Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report. Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area. Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.

2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.

3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.

2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.

3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.

4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.

5. Do not approach occupants or owners.

6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report. 7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.

8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.

9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.



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Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

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Broker Information

Broker Name	Hayden Scroggins	Company/Brokerage	Durango Real Estate Services
License No	658134	Address	4129 clark college dallas TX 75241
License Expiration	07/31/2025	License State	ТХ
Phone	9032881636	Email	haydenscroggins@gmail.com
Broker Distance to Subject	8.10 miles	Date Signed	05/04/2024

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject to reporting of a predetermined price or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

THIS REPORT SHOULD NOT BE CONSIDERED AN APPRAISAL. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.